

Document Page 1 of 10  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MASSACHUSETTS**  
**EASTERN DIVISION**

In re: MCDONNELL, DEBORAH A.

§ Case No. 13-11349-JNF

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Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 12, 2013. The undersigned trustee was appointed on March 13, 2013.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 14,531.10

Funds were disbursed in the following amounts:

|   |                     |
|---|---------------------|
| Payments made under an interim distribution | 0.00                |
| Administrative expenses                     | 70.74               |
| Bank service fees                           | 56.79               |
| Other payments to creditors                 | 0.00                |
| Non-estate funds paid to 3rd Parties        | 0.00                |
| Exemptions paid to the debtor               | 0.00                |
| Other payments to the debtor                | 0.00                |
| Leaving a balance on hand of <sup>1</sup>   | \$ <u>14,403.57</u> |

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/10/2013 and the deadline for filing governmental claims was 09/08/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,203.11. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,203.11, for a total compensation of \$2,203.11.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$43.02, for total expenses of \$43.02.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/13/2013 By: /s/LYNNE F. RILEY, TRUSTEE

Trustee, Bar No.: 561965

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 13-11349-JNF

**Trustee:** (410130) LYNNE F. RILEY, TRUSTEE

**Case Name:** MCDONNELL, DEBORAH A.

**Filed (f) or Converted (c):** 03/12/13 (f)

**§341(a) Meeting Date:** 04/08/13

**Period Ending:** 08/13/13

**Claims Bar Date:** 07/10/13

| 1   | 2  | 3   | 4  | 5                                       | 6   |
|---|--|---|--|---|---|
| Asset Description<br>(Scheduled And Unscheduled (u) Property) | Petition/<br>Unscheduled<br>Values   | Estimated Net Value<br>(Value Determined By Trustee,<br>Less Liens, Exemptions,<br>and Other Costs) | Property<br><u>Abandoned</u><br>OA=§554(a) | Sale/Funds<br>Received by<br>the Estate | Asset Fully<br>Administered (FA)/<br>Gross Value of<br>Remaining Assets |
| Ref. #  |  |   |  |   |   |
| 1   | proceeds from credit union   | 21,000.00   | 9,025.00                                   | 9,025.00                                | FA  |
| 2   | Checking, savings or other financial accounts<br>Certificate of deposit, checking account and joint<br>savings (with daughter) held at Harbor One Credit<br>Union; | 5,650.00  | 5,590.12                                   | 5,506.10                                | FA  |
| 3   | household furnishings t.v.computer, furniture au   | 1,500.00  | 0.00                                       | 0.00                                    | FA  |
| 4   | wardrobe   | 1,700.00  | 0.00                                       | 0.00                                    | FA  |
| 5   | 2004 Breckenridge Trailer by Damon   | 7,670.00  | 0.00                                       | 0.00                                    | FA  |
| 6   | 2010 Honda CRV 35000 miles   | 16,550.00   | 0.00                                       | 0.00                                    | FA  |
| <b>6</b>  | <b>Assets Totals (Excluding unknown values)</b>  | <b>\$54,070.00</b>  | <b>\$14,615.12</b>                         | <b>\$14,531.10</b>                      | <b>\$0.00</b>   |

**Major Activities Affecting Case Closing:**

Trustee received turnover of non-exempt funds. Trustee reviewed proofs of claim. Accountant if preparing estate tax return. Trustee to file final report thereafter.

**Initial Projected Date Of Final Report (TFR):** September 30, 2013

**Current Projected Date Of Final Report (TFR):** September 30, 2013

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 13-11349-JNF  
**Case Name:** MCDONNELL, DEBORAH A.

**Trustee:** LYNNE F. RILEY, TRUSTEE (410130)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*453266 - Checking Account  
**Blanket Bond:** \$10,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*0857  
**Period Ending:** 08/13/13

| 1<br>Trans.<br>Date | 2<br>{Ref #} /<br>Check # | 3<br>Paid To / Received From | 4<br>Description of Transaction  | T-Code   | 5<br>Receipts<br>\$ | 6<br>Disbursements<br>\$ | 7<br>Checking<br>Account Balance |
|---------------------|---------------------------|------------------------------|--|----------|---------------------|--------------------------|----------------------------------|
| 05/09/13            |                           | Deborah McDonnell            | Turnover of non-exempt bank funds  |          | 14,471.22           |                          | 14,471.22                        |
|                     | {2}                       |                              | CD gross value 5,506.10  | 1129-000 |                     |                          | 14,471.22                        |
|                     | {1}                       |                              | Remaining funds from<br>closed credit union<br>account 9,025.00  | 1129-000 |                     |                          | 14,471.22                        |
|                     |                           |                              | CD early termination fee -59.88  | 2990-000 |                     |                          | 14,471.22                        |
| 05/31/13            |                           | Rabobank, N.A.               | Bank and Technology Services Fee   | 2600-000 |                     | 14.56                    | 14,456.66                        |
| 06/28/13            |                           | Rabobank, N.A.               | Bank and Technology Services Fee   | 2600-000 |                     | 19.40                    | 14,437.26                        |
| 07/31/13            |                           | Rabobank, N.A.               | Bank and Technology Services Fee   | 2600-000 |                     | 22.83                    | 14,414.43                        |
| 08/12/13            | 101                       | International Sureties, Ltd. | BOND PREMIUM PAYMENT ON LEDGER<br>BALANCE AS OF 07/31/2013 FOR CASE<br>#13-11349, Bond# 016027600; Term<br>8/1/2013-8/1/2014 | 2300-000 |                     | 10.86                    | 14,403.57                        |

|                                     |                    |                |                    |
|-------------------------------------|--------------------|----------------|--------------------|
| <b>ACCOUNT TOTALS</b>               | <b>14,471.22</b>   | <b>67.65</b>   | <b>\$14,403.57</b> |
| Less: Bank Transfers                | 0.00               | 0.00           |                    |
| <b>Subtotal</b>                     | <b>14,471.22</b>   | <b>67.65</b>   |                    |
| Less: Payments to Debtors           |                    | 0.00           |                    |
| <b>NET Receipts / Disbursements</b> | <b>\$14,471.22</b> | <b>\$67.65</b> |                    |

|                          |             |
|--------------------------|-------------|
| Net Receipts :           | 14,471.22   |
| Plus Gross Adjustments : | 59.88       |
| Net Estate :             | \$14,531.10 |

| TOTAL - ALL ACCOUNTS  | Net<br>Receipts    | Net<br>Disbursements | Account<br>Balances |
|-----------------------|--------------------|----------------------|---------------------|
| Checking # ****453266 | 14,471.22          | 67.65                | 14,403.57           |
|                       | <b>\$14,471.22</b> | <b>\$67.65</b>       | <b>\$14,403.57</b>  |

**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** July 10, 2013

**Case Number:** 13-11349-JNF

Page: 1

**Date:** August 13, 2013

**Debtor Name:** MCDONNELL, DEBORAH A.

**Time:** 02:41:03 PM

| Claim #  | Creditor Name & Address  | Claim Type  | Claim Ref. No. / Notes | Amount Allowed | Paid to Date | Claim Balance |
|----------|--|-------------|------------------------|----------------|--------------|---------------|
| 200      | LYNNE F. RILEY, TRUSTEE<br>303 Congress Street<br>BOSTON, MA 02210   | Admin Ch. 7 |                        | \$2,203.11     | \$0.00       | 2,203.11      |
| 200      | LYNNE F. RILEY, TRUSTEE<br>303 Congress Street<br>BOSTON, MA 02210   | Admin Ch. 7 |                        | \$43.02        | \$0.00       | 43.02         |
| 200      | Verdolino & Lowey, P.C.<br>124 Washington Street<br>Foxboro, MA 02035  | Admin Ch. 7 |                        | \$1,543.00     | \$0.00       | 1,543.00      |
| 200      | Verdolino & Lowey, P.C.<br>124 Washington Street<br>Foxboro, MA 02035  | Admin Ch. 7 |                        | \$63.42        | \$0.00       | 63.42         |
| 1<br>610 | FIA CARD SERVICES, N.A.<br>4161 Piedmont Parkway<br>NC4 105 03 14<br>Greensboro, NC 27410  | Unsecured   | 4264-2892-4385-2342    | \$9,071.99     | \$0.00       | 9,071.99      |
| 2<br>610 | Quantum3 Group LLC as agent for<br>Comenity Bank<br>PO Box 788<br>Kirkland, WA 98083-0788  | Unsecured   | 190945592              | \$691.37       | \$0.00       | 691.37        |
| 3<br>610 | Quantum3 Group LLC as agent for<br>Comenity Bank<br>PO Box 788<br>Kirkland, WA 98083-0788  | Unsecured   | 177398117              | \$958.67       | \$0.00       | 958.67        |
| 4<br>610 | Quantum3 Group LLC as agent for<br>Comenity Bank<br>PO Box 788<br>Kirkland, WA 98083-0788  | Unsecured   | 166923503              | \$895.47       | \$0.00       | 895.47        |
| 5<br>610 | Quantum3 Group LLC as agent for<br>Comenity Bank<br>PO Box 788<br>Kirkland, WA 98083-0788  | Unsecured   | 5856371020510789       | \$2,298.66     | \$0.00       | 2,298.66      |
| 6<br>610 | Capital One Bank (USA), N.A.<br>PO Box 71083<br>Charlotte, NC 28272-1083   | Unsecured   | 5291-4923-2198-9549    | \$2,819.76     | \$0.00       | 2,819.76      |
| 7<br>610 | Quantum3 Group LLC as agent for<br>Comenity Bank<br>PO Box 788<br>Kirkland, WA 98083-0788  | Unsecured   | 6278000015119078       | \$1,280.33     | \$0.00       | 1,280.33      |
| 8<br>610 | PYOD, LLC its successors and assigns as<br>assignee<br>of Citibank, N.A.<br>Resurgent Capital Services, PO Box 19008<br>Greenville, SC 29602 | Unsecured   | 50020466160            | \$1,426.80     | \$0.00       | 1,426.80      |

**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** July 10, 2013

**Case Number:** 13-11349-JNF

**Page:** 2

**Date:** August 13, 2013

**Debtor Name:** MCDONNELL, DEBORAH A.

**Time:** 02:41:03 PM

| Claim #   | Creditor Name & Address  | Claim Type | Claim Ref. No. / Notes | Amount Allowed | Paid to Date | Claim Balance |
|-----------|--|------------|------------------------|----------------|--------------|---------------|
| 9<br>610  | PYOD, LLC its successors and assigns as assignee of Citibank, N.A.<br>Resurgent Capital Services, PO Box 19008<br>Greenville, SC 29602 | Unsecured  | 5121-0722-7212-1262    | \$2,419.48     | \$0.00       | 2,419.48      |
| 10<br>610 | Capital One, N.A.<br>Bass & Associates, P.C.<br>3936 E. Ft. Lowell Road, Suite #200<br>Tucson, AZ 85712                                | Unsecured  | 7204602100028622       | \$2,584.68     | \$0.00       | 2,584.68      |
| 11<br>610 | Capital One, N.A.<br>Bass & Associates, P.C.<br>3936 E. Ft. Lowell Road, Suite #200<br>Tucson, AZ 85712                                | Unsecured  | 7001167024386253       | \$1,082.19     | \$0.00       | 1,082.19      |
| 12<br>610 | Capital One, N.A.<br>c o Becket and Lee LLP<br>POB 3001<br>Malvern, PA 19355-0701  | Unsecured  | 0388901365             | \$3,296.96     | \$0.00       | 3,296.96      |
| 13<br>610 | eCAST Settlement Corporation, assignee of Chase Bank USA, N.A.<br>POB 29262<br>New York, NY 10087-9262                                 | Unsecured  | 4266-9020-2628-2499    | \$5,558.77     | \$0.00       | 5,558.77      |
| 14<br>610 | eCAST Settlement Corporation, assignee of Chase Bank USA, N.A.<br>POB 29262<br>New York, NY 10087-9262                                 | Unsecured  | 5401-6830-4119-2292    | \$3,082.93     | \$0.00       | 3,082.93      |
| 15<br>610 | Capital Recovery V, LLC<br>c/o Recovery Management Systems Corporat<br>25 SE 2nd Avenue Suite 1120<br>Miami, FL 33131-1605             | Unsecured  | XXX12981               | \$3,427.58     | \$0.00       | 3,427.58      |
| 16<br>610 | Capital Recovery V, LLC<br>c/o Recovery Management Systems Corporat<br>25 SE 2nd Avenue Suite 1120<br>Miami, FL 33131-1605             | Unsecured  | 6034611302304515       | \$773.81       | \$0.00       | 773.81        |
| 17<br>610 | Capital Recovery V, LLC<br>c/o Recovery Management Systems Corporat<br>25 SE 2nd Avenue Suite 1120<br>Miami, FL 33131-1605             | Unsecured  | 6011-3110-0921-3211    | \$6,475.40     | \$0.00       | 6,475.40      |
| 18<br>610 | Capital Recovery V, LLC<br>c/o Recovery Management Systems Corporat<br>25 SE 2nd Avenue Suite 1120<br>Miami, FL 33131-1605             | Unsecured  | 6019190809207025       | \$791.09       | \$0.00       | 791.09        |
| 19<br>610 | Capital Recovery V, LLC<br>c/o Recovery Management Systems Corporat<br>25 SE 2nd Avenue Suite 1120<br>Miami, FL 33131-1605             | Unsecured  | 6045540949861472       | \$1,795.97     | \$0.00       | 1,795.97      |

**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** July 10, 2013

**Case Number:** 13-11349-JNF

Page: 3

**Date:** August 13, 2013

**Debtor Name:** MCDONNELL, DEBORAH A.

**Time:** 02:41:03 PM

| Claim #      | Creditor Name & Address           | Claim Type | Claim Ref. No. / Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------|-----------------------------------|------------|------------------------|----------------|--------------|---------------|
| 20           | CAPITAL ONE, N.A.                 | Unsecured  | 5480-4200-2635-9040    | \$12,851.11    | \$0.00       | 12,851.11     |
| 610          | PO Box 12907<br>Norfolk, VA 23541 |            |                        |                |              |               |
| << Totals >> |                                   |            |                        | 67,435.57      | 0.00         | 67,435.57     |

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 13-11349-JNF

Case Name: MCDONNELL, DEBORAH A.

Trustee Name: LYNNE F. RILEY, TRUSTEE

**Balance on hand:** \$ 14,403.57

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|----------------|-------------------------|--------------------------|------------------|
| None      |          |                |                         |                          |                  |

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 14,403.57

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant   | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| Trustee, Fees - LYNNE F. RILEY, TRUSTEE                    | 2,203.11        | 0.00                     | 2,203.11         |
| Trustee, Expenses - LYNNE F. RILEY, TRUSTEE                | 43.02           | 0.00                     | 43.02            |
| Accountant for Trustee, Fees - Verdolino & Lowey, P.C.     | 1,543.00        | 0.00                     | 1,543.00         |
| Accountant for Trustee, Expenses - Verdolino & Lowey, P.C. | 63.42           | 0.00                     | 63.42            |

Total to be paid for chapter 7 administration expenses: \$ 3,852.55

Remaining balance: \$ 10,551.02

Applications for prior chapter fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|------------------|-----------------|--------------------------|------------------|
| None             |                 |                          |                  |

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 10,551.02

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 10,551.02

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 63,583.02 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No | Claimant   | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|--|-------------------------|--------------------------|------------------|
| 1        | FIA CARD SERVICES, N.A.                          | 9,071.99                | 0.00                     | 1,505.42         |
| 2        | Quantum3 Group LLC as agent for                  | 691.37                  | 0.00                     | 114.74           |
| 3        | Quantum3 Group LLC as agent for                  | 958.67                  | 0.00                     | 159.08           |
| 4        | Quantum3 Group LLC as agent for                  | 895.47                  | 0.00                     | 148.60           |
| 5        | Quantum3 Group LLC as agent for                  | 2,298.66                | 0.00                     | 381.44           |
| 6        | Capital One Bank (USA), N.A.                     | 2,819.76                | 0.00                     | 467.91           |
| 7        | Quantum3 Group LLC as agent for                  | 1,280.33                | 0.00                     | 212.46           |
| 8        | PYOD, LLC its successors and assigns as assignee | 1,426.80                | 0.00                     | 236.76           |
| 9        | PYOD, LLC its successors and assigns as assignee | 2,419.48                | 0.00                     | 401.49           |
| 10       | Capital One, N.A.                                | 2,584.68                | 0.00                     | 428.90           |
| 11       | Capital One, N.A.                                | 1,082.19                | 0.00                     | 179.58           |
| 12       | Capital One, N.A.                                | 3,296.96                | 0.00                     | 547.10           |
| 13       | eCAST Settlement Corporation, assignee           | 5,558.77                | 0.00                     | 922.43           |
| 14       | eCAST Settlement Corporation, assignee           | 3,082.93                | 0.00                     | 511.58           |
| 15       | Capital Recovery V, LLC                          | 3,427.58                | 0.00                     | 568.78           |
| 16       | Capital Recovery V, LLC                          | 773.81                  | 0.00                     | 128.41           |
| 17       | Capital Recovery V, LLC                          | 6,475.40                | 0.00                     | 1,074.53         |
| 18       | Capital Recovery V, LLC                          | 791.09                  | 0.00                     | 131.27           |

|    |  |                         |           |      |          |
|----|--|-------------------------|-----------|------|----------|
| 19 | Case 13-11349 Doc 34 Filed 10/23/13 Entered 10/23/13 13:41:12 Desc Main Document Page 10 of 10 | Capital Recovery V, LLC | 1,795.97  | 0.00 | 298.02   |
| 20 |  | CAPITAL ONE, N.A.       | 12,851.11 | 0.00 | 2,132.52 |

Total to be paid for timely general unsecured claims: \$ 10,551.02  
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00